



**Hon. Doris O. Matsui**  
Member of Congress

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# HEALTH INSURANCE REFORM

## *Overview of Reform*

Health insurance reform is an urgent and critical need in Sacramento and across the country. Reform will make health care affordable for the middle class, guarantee access to care for the uninsured, strengthen Medicare, drive down costs for providers and consumers alike, and reduce the federal deficit.

- **ENSURING AFFORDABLE CARE:** Health-care costs continue to rise faster than wages, which forces people to devote a larger and larger percentage of their income to ensure that they have coverage. Thanks to affordability tax credits, delivery system reforms, bankruptcy protections, caps on premium payments, and other reforms, average premiums offered in the small and large group markets would likely go down post-reform (according to the nonpartisan Congressional Budget Office).
- **GUARANTEEING ACCESS TO CARE FOR THE UNINSURED:** Millions of American citizens suffer needlessly every year because they have no health insurance, either due to a pre-existing condition, or the cost of care, or to their recent job loss. By expanding coverage for 32 million Americans, health insurance reform will correct this historic injustice and reduce the costs of uncompensated care. *In Sacramento, more than 50,000 people who do not have coverage today will be covered as a result of health insurance reform.*
- **STRENGTHENING MEDICARE:** Health insurance reform will lower the cost of prescription drugs provided through Medicare Part D, *making medication cheaper for more than 7,000 Sacramento seniors every year.* Reform will also extend the solvency of Medicare for an additional nine years, while making preventive care free and *improving the traditional Medicare benefits enjoyed by more than 50,000 beneficiaries in Sacramento.*
- **REDUCING COSTS FOR CONSUMERS AND SMALL BUSINESSES:** Health insurance reform will take significant steps to make coverage more affordable for consumers and small businesses alike. For consumers, reform means no more lifetime limits on the coverage they get through their insurers. For small businesses, reform means tax credits to help afford coverage and access to new exchanges that will force insurance companies to compete against one another.
- **REDUCING THE FEDERAL DEFICIT:** According to the Congressional Budget Office, health insurance reform will cut the federal deficit by \$138 billion over the next ten years. In the decade after that, more than a trillion dollars will be cut out of the deficit through health insurance reform.